

**Information to identify the case:**

Debtor 1	<b>Paul Duncan Brice II</b>	Social Security number or ITIN	<b>xxx-xx-9694</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>18-20886-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Paul Duncan Brice II

8/9/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Paul Duncan Brice, II  
 Debtor

Case No. 18-20886-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Aug 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2018.

db  
 14788208 +Paul Duncan Brice, II, 626 McClane Farm Road, Washington, PA 15301-6127  
 14788210 +Cornerstone Care, 7 Glassworks Road, Greensboro, PA 15338-9507  
 14788211 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 14788211 +First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557  
 14788212 +First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290,  
 Omaha, NE 68102-1593  
 14855190 +Hometown Oxygen Pittsburgh LLC, DBA Dynamic Healthcare Services, 35 Sarhelm Road,  
 Harrisburg, PA 17112-3339  
 14855191 +Meriain Health, 1405 Xenium Lane North, Suite 140, Minneapolis, MN 55441-4448  
 14788214 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,  
 Cleveland, OH 44101-4982  
 14855192 +SS Grover MD & Associates, 2640 Pitcairn Road, Monroeville, PA 15146-3309  
 14788220 +Transworld Systems/Childrens Hospital, P.O. Box 15273, Wilmington, DE 19850-5273  
 14788221 +Washington Financial B, 77 S Main St, Washington, PA 15301-6809

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QPJWILSON.COM Aug 10 2018 05:18:00 Pamela J. Wilson, 810 Vermont Avenue,  
 Pittsburgh, PA 15234-1222  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2018 01:26:22 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14788203 +EDI: GMACFS.COM Aug 10 2018 05:18:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,  
 Bloomington, MN 55438-0901  
 14788204 +EDI: BANKAMER.COM Aug 10 2018 05:18:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012  
 14788205 +EDI: TSYS2.COM Aug 10 2018 05:18:00 Barclays Bank Delaware, 100 S West St,  
 Wilmington, DE 19801-5015  
 14788206 +EDI: CAPITALONE.COM Aug 10 2018 05:18:00 Capital One,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14788207 +EDI: CHASE.COM Aug 10 2018 05:18:00 Chase Card Services, Attn: Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298  
 14788209 +EDI: DISCOVER.COM Aug 10 2018 05:18:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 14788213 +EDI: CBSKOHL.COM Aug 10 2018 05:18:00 Kohls/Capital One, Kohls Credit, Po Box 3043,  
 Milwaukee, WI 53201-3043  
 14789161 +EDI: PRA.COM Aug 10 2018 05:18:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14788215 +E-mail/Text: jennifer.chacon@spservicing.com Aug 10 2018 01:27:10  
 Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250  
 14788216 +EDI: RMSC.COM Aug 10 2018 05:18:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 14788217 +EDI: RMSC.COM Aug 10 2018 05:18:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 14788218 +EDI: RMSC.COM Aug 10 2018 05:18:00 Synchrony Bank/Gap / Paypal, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 14788219 +EDI: RMSC.COM Aug 10 2018 05:18:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 14788222 +E-mail/Text: WFB.Bankruptcy@cabelas.com Aug 10 2018 01:27:07  
 Worlds Foremost Bank / Cabellas, Attn: Bankruptcy, 4800 Nw 1st St,  
 Lincoln, NE 68521-4463

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank National Association, as trustee, on beh  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin  
Form ID: 318

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Aug 09, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2018 at the address(es) listed below:

David A. Rice on behalf of Debtor Paul Duncan Brice, II ricelawl@verizon.net,  
lowdenscott@gmail.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as trustee, on behalf  
of the holders of the HarborView Mortgage Loan Trust 2006-1 Mortgage Loan Pass-Through  
Certificates, Series 2006-1 bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Pamela J. Wilson pwilson@epiqtrustee.com, pwilson@ecf.epiqsystems.com

TOTAL: 4